

PRIVACY POLICY

Your privacy is important to Finayo. So we've developed a Privacy Policy that covers how we collect, use, disclose, transfer, and store your information. Please take a moment to familiarize yourself with our privacy policies and let us know if you have any questions.

Your privacy is important to Kilpi Technology & Services Pvt. Ltd ("Finayo"). We recognize that you may be concerned about our collection, use, and disclosure of the personally identifiable information ("Personal Information") that we collect when you use the website and the services offered on the website ("Finayo"). support@finayo.tech.

This Privacy Policy describes the information that we collect from you, how we collect this information, and what we do with it after we collect it. By using the website, you are accepting the practices described in this privacy policy. If you have any questions or comments regarding our privacy policy, please contact us at support@finayo.tech.

Why

We set our priorities in building our customers' confidence and we respect the trust you repose in us when you share your personal information with us.

What

We collect the information to provide our services and the information collected includes your name, address, pan, email id, income statements, declarations, financial information such as bank account or credit card or debit card or other payment instruments etc.

How

The information collected will be shared

For providing the requested services

Kilpi Technology & Services Pvt. Ltd

For carrying on day-to-day business, i.e. for processing the transactions, maintaining the accounts, responding to legal investigation

For project planning

To third-party contractors which have dealings with Finayo.

To enforce Finayo's Terms of Use; and

As otherwise set forth in this privacy and security policy.

What we do

The information of the website can be accessed to some extent, but to take part in the services offered, registration is mandatory, which enables you to participate in the bidding of listings. During registration the information collected will be used for the purpose stated therein. However, your identity will not be disclosed in the website to the public and the entire transaction will be processed under confidential environment. We protect your personal information from unauthorized access and use. We use security measures in its implementation by adopting advanced practices prevailing from time to time.

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Data Usage

We use cookies in our website like any other online marketplace. These are information stored by your browser on your computer when allowed. These are used to enhance your experience with our website. We use cookies to help us identify who you are, so your login experience is smooth each time. Cookies also allow us to collect Non-Personally Identifiable Information from you, like which pages you visited and what links you clicked on.

Finayo collects user's contact information to provide our services and for communication purposes and we protect your personal information from unauthorized access and use. We have implemented best practices for ensuring security protocols for storage, transmission, and processing of data on the cloud.

Kilpi Technology & Services Pvt. Ltd

Use of this information helps us to create a more user-friendly experience for all visitors. In addition, we may use Third Party Advertising Companies to display advertisements on our website. Most browsers automatically accept cookies, but you may be able to modify your browser settings to decline cookies.

Security of Information

We take the required precautions to protect the security of personal identity details. You can access your personal identity details on our website through your login and password once your registration process and our verification processes are complete.

We recommend that you do not share your password with anyone. In addition, your personal details are stored on a secure server that only selected personnel and contractors have access to. We encrypt certain sensitive information using Secure Socket Layer (SSL) technology to ensure that your personal details are safe as it is transmitted to us.

However, you understand and accept no data transmission over the Internet can be guaranteed to be completely secure. We cannot ensure or warrant the security of any information that you submit to us, so you do so at your own risk.

Privacy Policies of Third Party Websites

This privacy policy only addresses the use and disclosure of information we collect from you. Other websites that may be accessible through this website have their own privacy policies and data collection, use and disclosure practices. If you link to any such website, we urge you to review such website's privacy policy. We are not responsible for the policies or practices of third parties.

Disclosure of information

The company may disclose certain information to third-party who have dealings with Finayo (in agreement with the customer) and to the Government and other judicial bodies as required under the law in order to comply with the legal obligations (without the prior permission of customers).

Finayo website shall also contain links to the other websites. Customers are requested to go through the respective privacy policies disclosed under the relevant sites to familiarize themselves.

Kilpi Technology & Services Pvt. Ltd

We request you to kindly review our privacy policy more frequently, as your use of our services provides your acceptance to the prevailing privacy policy. We request you to kindly review our privacy policy more frequently, as your use of our services provides your acceptance to the prevailing privacy policy.

*The paragraph below applies for Borrowers only

Credit Report Authorization of Borrowers (Not for Investors)

You agree to authorize Kilpi Technology & Services Pvt. Ltd ("Finayo") to obtain a credit report from one or more consumer credit reporting agencies. We may use the credit report for any purpose that would be authorized by website's applicable law in connection with credit transactions involving you and the extension of credit to you but not limited to:

for authentication purposes, to make sure you are who you say, you are

to make prequalification and other credit decisions

to determine how much debt you currently have, in order to determine your debt-to-income ratio

to obtain your credit score and assign you a Finayo Rating based in part on that score

to obtain and display information and characteristics from your credit report from one or more consumer credit reporting agencies

You authorize Finayo to verify information in your credit report and agree that Finayo may contact third parties without notice to verify such information. Finayo may obtain your credit report each time you are listed on the platform and at any other time including in connection with loan servicing or collection.